

National Flood Insurance Program (NFIP)



Saunders County, Nebraska

Preliminary Flood Insurance Rate Maps

CCO Meeting

February 12, 2015



Agenda

- Introductions and Roles
- National Flood Insurance Program (NFIP)
- Goals of NFIP
- Flood Study for portions of Saunders County
- Flood Mapping Process
- Flood Insurance
- Questions



Introductions

- **NDNR**

- Katie Ringland Project Manager/Engineer
- John Callen State NFIP Coordinator

- **FEMA**

- Shandi Teltschik FEMA NFIP Coordinator



Federal & State Roles

- Federal Emergency Management Agency (FEMA)
 - Administers the NFIP
 - Produces maps that identify community flood risks
 - Region VII in Kansas City, MO
- Nebraska Department of Natural Resources (NDNR)
 - Coordinates an overall program aimed at addressing the wise use of land that is subject to flooding
 - Provide technical assistance to communities, state agencies, federal agencies, and the public on floodplain management
 - Identify and delineate floodplains and floodways
 - Provide state coordination for the National Flood Insurance Program
 - Provide technical assistance and coordinating federal funding to communities for the development of local hazard mitigation plans



What is the National Flood Insurance Program (NFIP)?

The NFIP is a federal program:

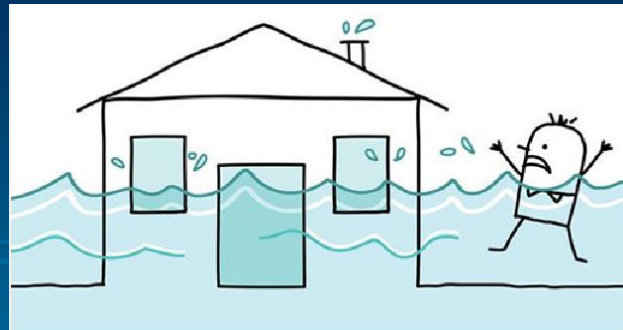
- Established with the passage of the National Flood Insurance Act of 1968
- Enables property owners in participating communities to purchase insurance as protection against flood losses
- Participation is voluntary and based on an AGREEMENT between local communities and the Federal Government

AGREEMENT: The Federal Government makes flood insurance available within the community as a financial protection against flood losses, and the community adopts and enforces a floodplain management ordinance to reduce flood risk to new construction in floodplains



NFIP Goals

- Reduce the loss of life and property caused by flooding
- Reduce rising disaster relief costs caused by flooding
- Short range goal is to provide flood insurance
- Long range goal is to encourage wise development in flood hazard areas



Accomplishing NFIP Goals

- Publish flood maps – identify risk
- Educate the public on their own risk
- Provide federally-backed flood insurance coverage
- Encourage wise development in flood-prone areas

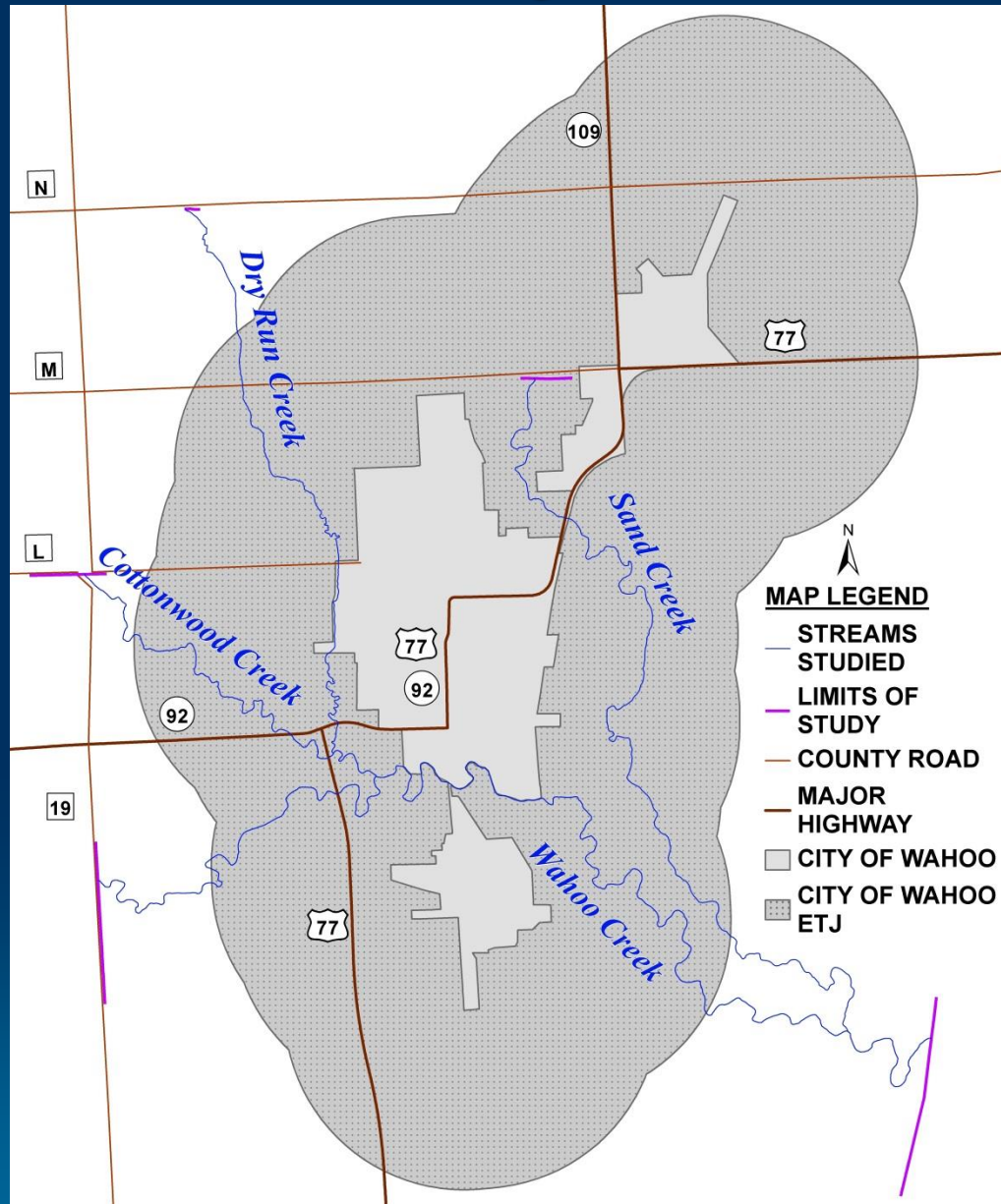


Advanced Study - Wahoo

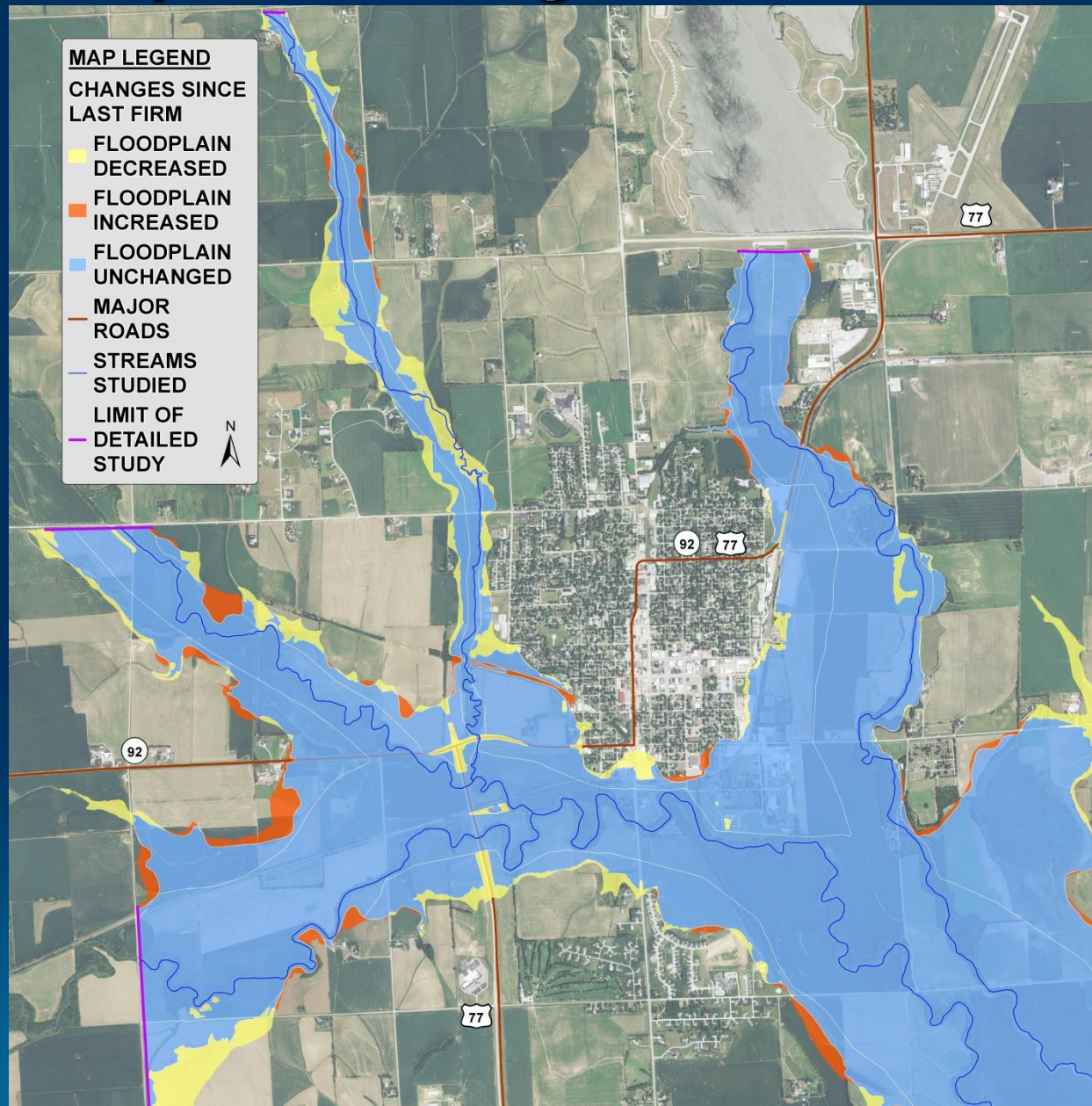
- Flood Study – Hydrology and Hydraulics
 - Updates developed by NDNR
 - Based on more current data than current effective study
- Updated Floodplains Determined & Mapped
 - Based on technical flood study data
 - Floodways, 1% annual chance, & 0.2% annual chance
- Floodplains Mapped on Accurate Topography (LiDAR)
 - Accurate to 7 Inches



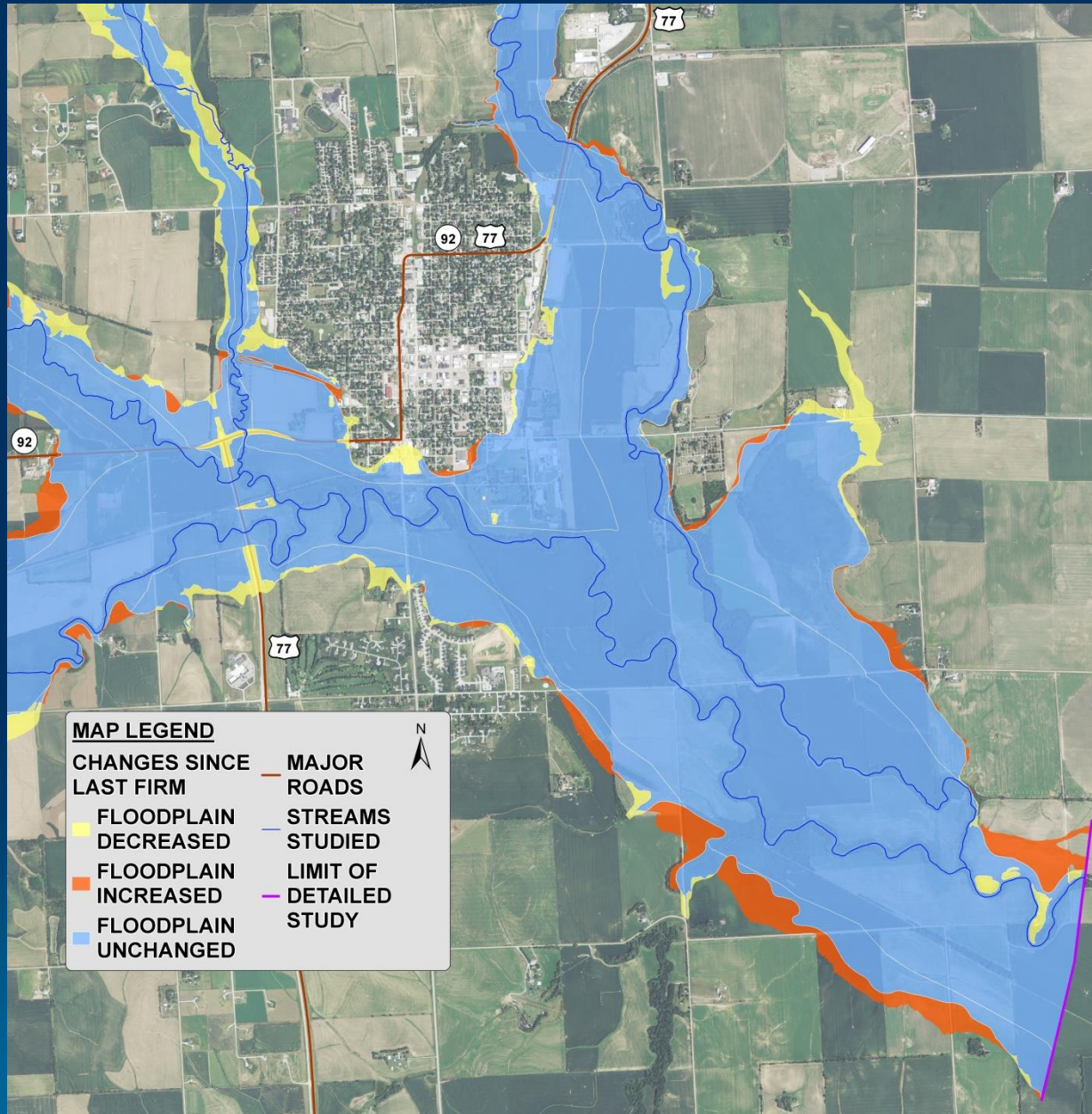
Flood Study Overview



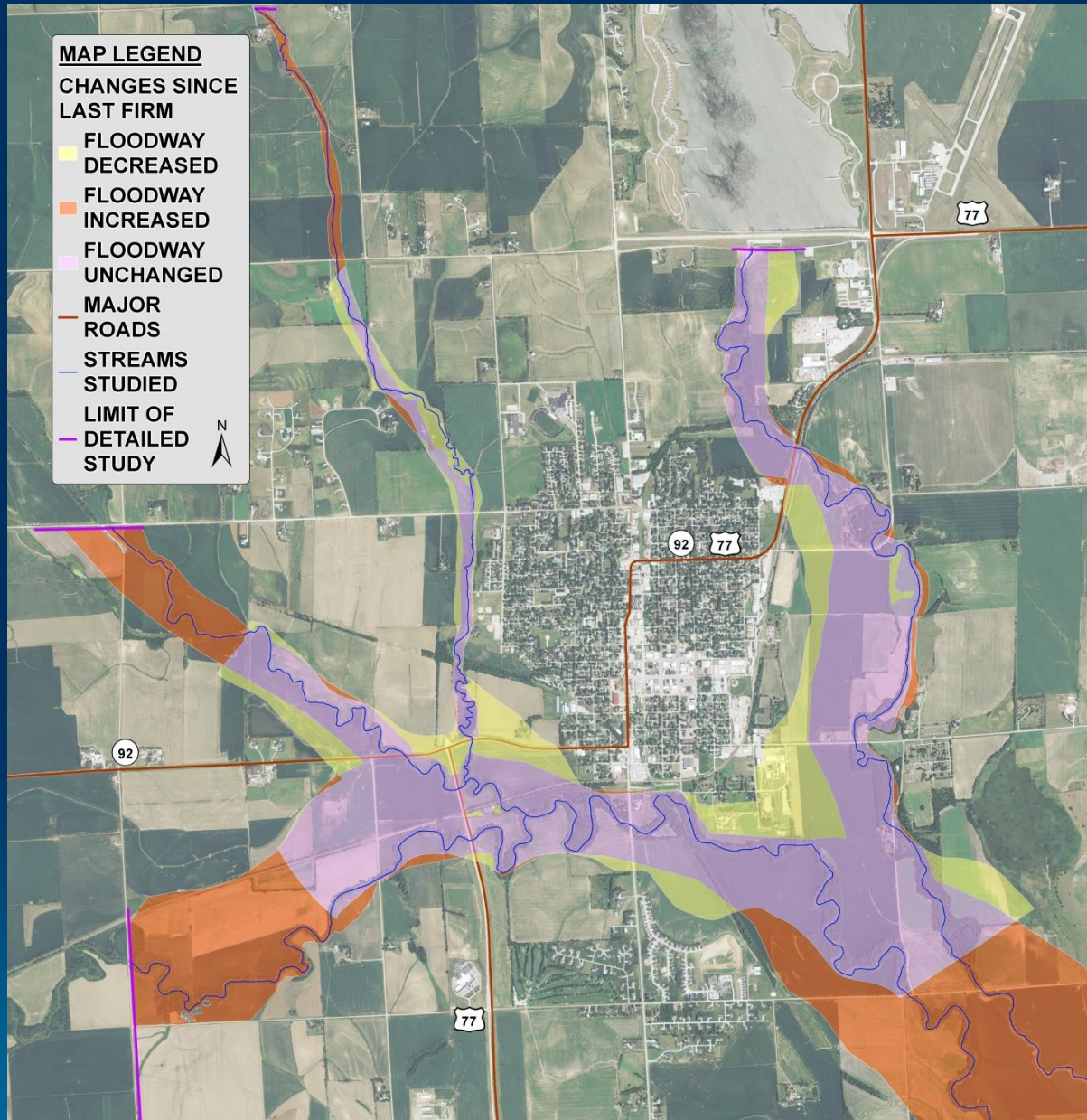
Floodplain Changes Since Last FIRM



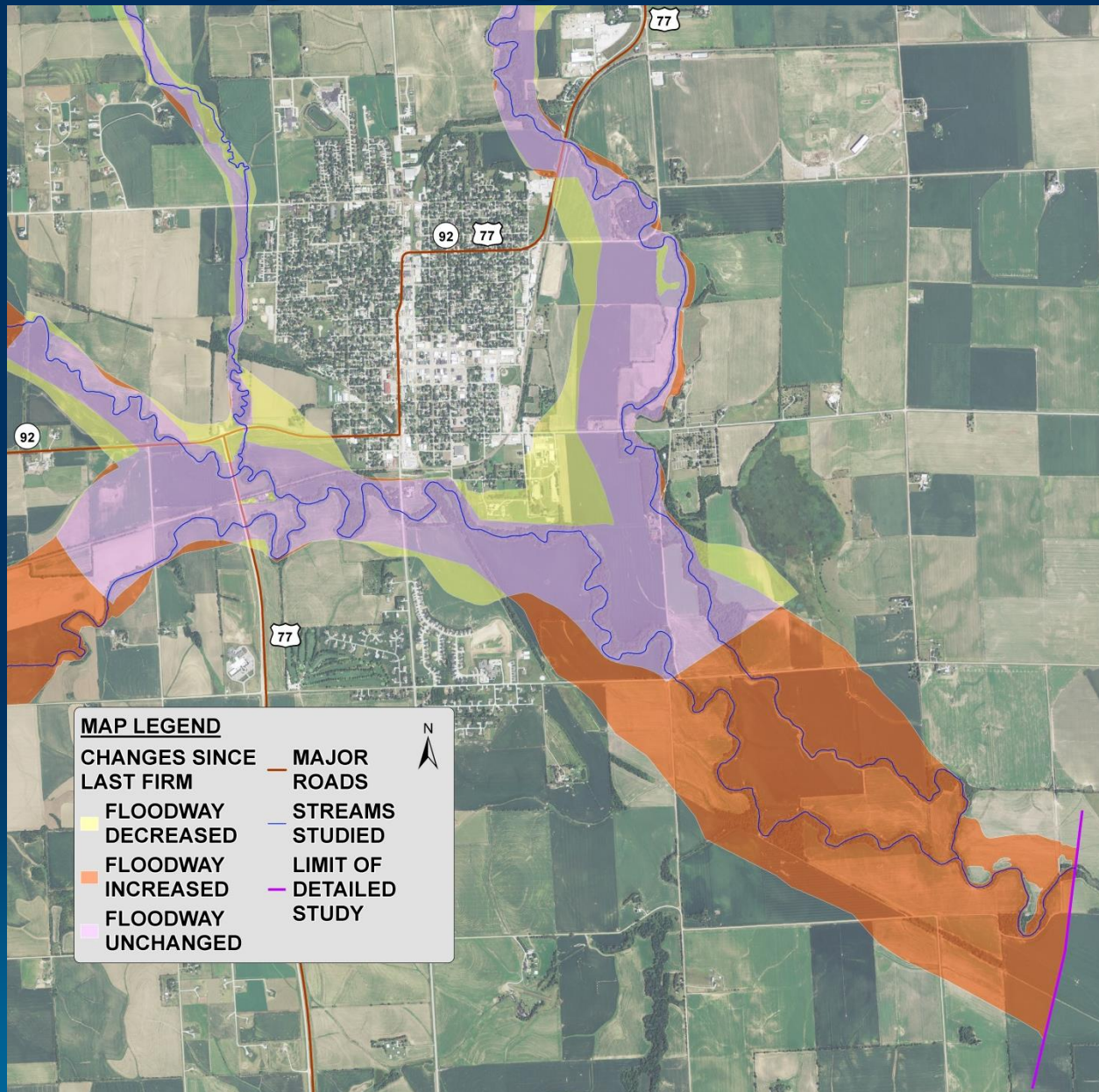
Floodplain Changes Since Last FIRM



Floodway Changes Since Last FIRM

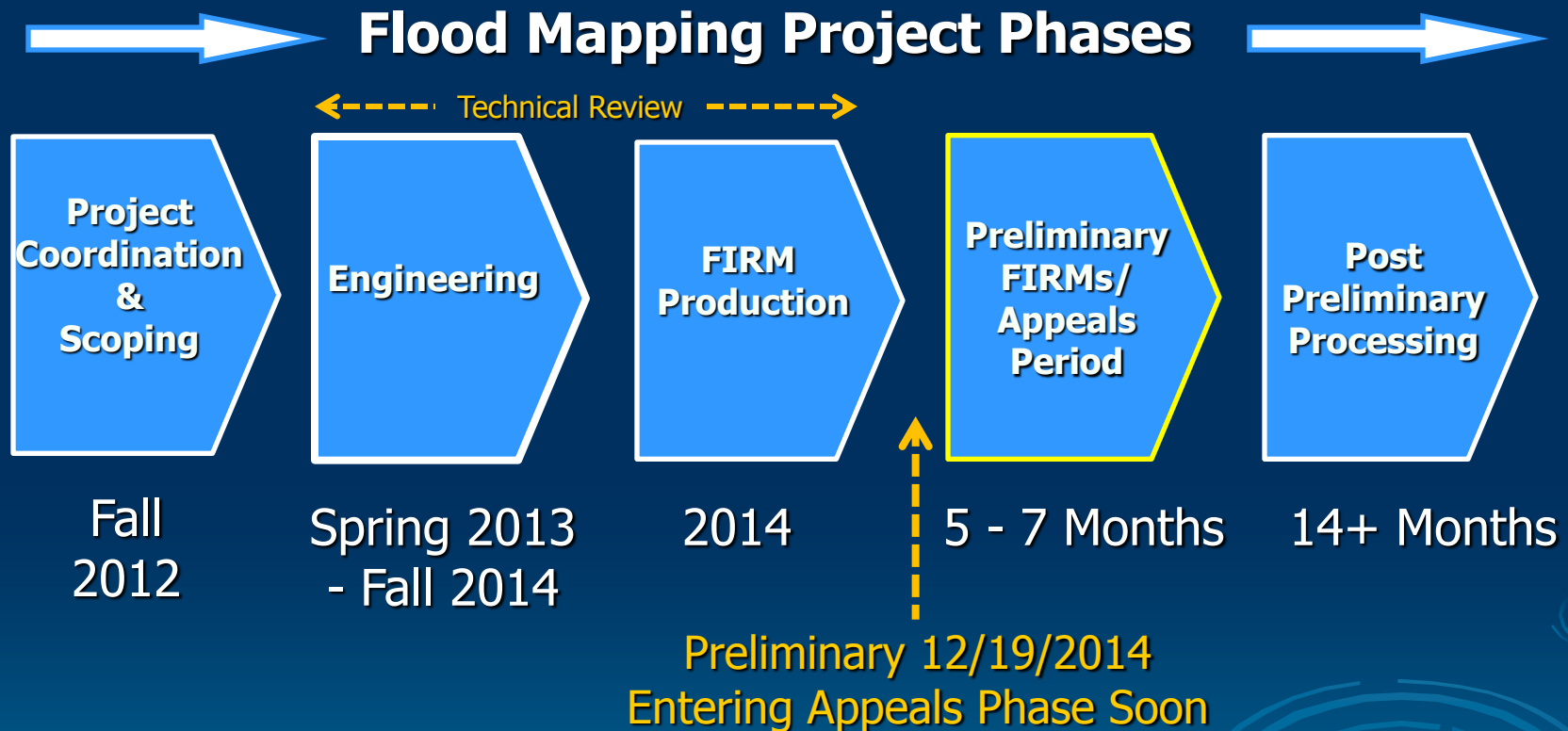


Floodway Changes Since Last FIRM



Flood Mapping Process

Project Timeline

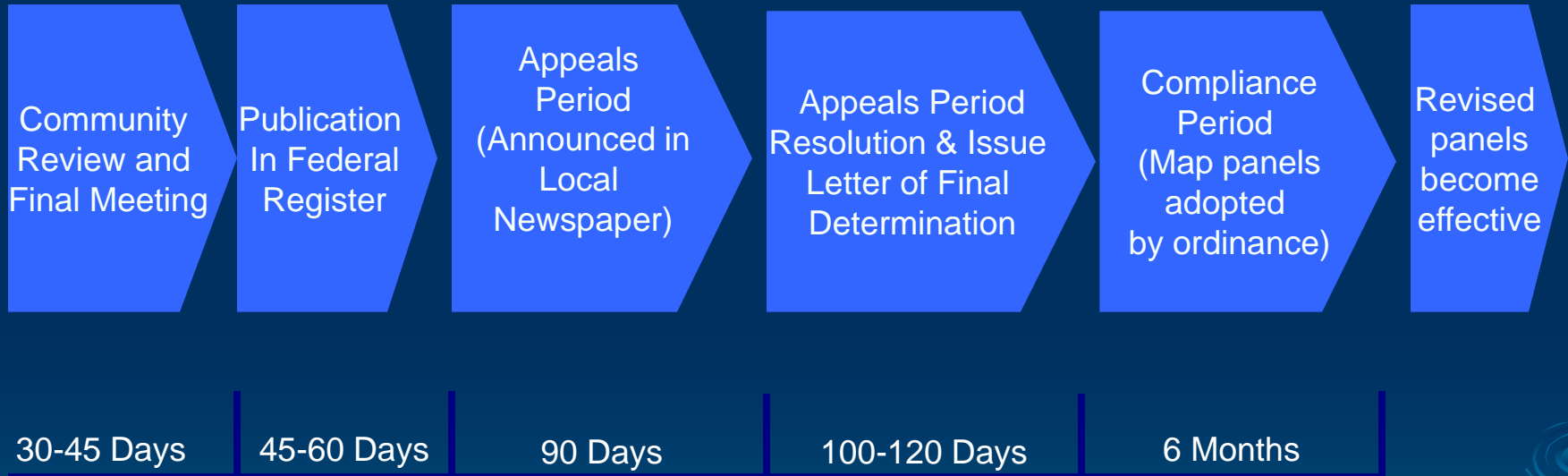


Timeline is approximate: Will vary per project



Remaining Project Schedule

Post-Preliminary Processing



Appeal/Comment Process

- **Comments**
 - Referring to base map feature changes
 - Provide new base map features
- **Appeals**
 - Must relate to SFHA boundaries, SFHA zone designations, BFEs or floodways. Otherwise they are not considered appeals.
 - Alternative analysis must be provided with an appeal.
 - All analysis and data submitted must be certified by a Registered Professional Engineer or Licensed Land Surveyor, as appropriate.
 - Must be submitted through the local community
 - Must be submitted during the 90-day window



Appeals Process

Scientific Resolution Panel

- Described in Procedure Memorandum # 58
- Available after FEMA and community engaged in a collaborative consultation process for at least 60 days without a mutually-acceptable resolution of an appeal
- Independent third party review of the appellant's information

**FEMA**

Fact Sheet
November 1, 2010

Scientific Resolution Panels

FEMA's new Scientific Resolution Panel (SRP) process reinforces FEMA's commitment to work with communities to ensure the flood hazard data depicted on Flood Insurance Rate Maps (FIRMs) is built collaboratively using the best science available.

Flood hazards are constantly changing, and as such, FEMA regularly updates FIRMs through several methods to reflect those changes. When changes to the FIRMs are met with conflicting technical and scientific data, an independent third party review of the information may be needed to ensure the FIRMs are updated correctly. The Scientific Resolution Panel will serve as the independent third party.

Who can request an SRP?
A community, Tribe or political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction can request FEMA use the SRP when conflicting data are presented. Chief Executive Officers or authorized community representatives must make or endorse the SRP request if they did not develop or propose the conflicting technical data.

When can communities request an SRP?
A community can request an SRP if it has:

- Not received a Letter of Final Determination (LFD);
- Submitted an appeal or protest during the 90-day appeal period with scientific or technical data resulting in different flood hazards than those proposed by FEMA;
- Allowed at least 60 days of community consultation with FEMA (but no more than 120 days)

Additionally, a community that has received a FEMA-issued resolution letter and has not exercised the SRP process will have 30 days from the issuance of the letter to request an SRP. Communities that have submitted appeals or protests, but as of November 1, 2010 have not received an LFD, will have until January 15, 2011, to request an SRP.

Independent Panel Sponsor
The SRP process is managed by the National Institute of Building Sciences (NIBS), a non-profit organization independent from FEMA. NIBS will act as the Panel Sponsor, coordinating the SRPs, ensuring that proper regulations and procedures are employed and maintaining a cadre of experts from which Panel members are selected.

Panel Member Selection
For each appeal or protest, an SRP (or Panel) of three or five members will be convened. Panel members are technical experts in surface water hydrology, hydraulics, coastal engineering, and other engineering and scientific fields that relate to the creation of Flood Hazard Maps and Flood Insurance Studies throughout the United States.

"FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards."



SOMA – Summary of Map Actions

- The Summary of Map Actions is a document produced by FEMA which describes how the previously issued Letters of Map Change (LOMCs) will be affected by the preparation of the revised DFIRMs.
- They can be categorized in one of the following ways:
 - Incorporated – shown on new FIRM
 - Not Incorporated – will be revalidated
 - Superseded – not revalidated
 - Re-evaluated – will be re-evaluated when new map goes effective

Mapping INFORMATION PLATFORM

Welcome adelliams_kv | Log out | FEMA Dictionary | MIP Help?

Home | Map Modernization | News & Events | Tools & Links | Map Viewer | **Workbench** | MIP User Care

Workbench Home / Work Items / Project Dashboard / Reports & Form Letters / Search & Retrieve Data / Create Project / **SOMA**

Home > Workbench > SOMA

SOMA

Enter a study case number: 06-07-BF02S and select a community: CLINTON COUNTY

[Revalidation Letter](#) [Community LOMC List](#)

Categorized	Case Number	LOMC Type	Flood Sources	Map Panels	Determination Type	Determination Date
	04-07-287A	LOMA	NEW HOPE CREEK	2907930150B	S-REM	02/25/2004
	199103333FIA	102	BR HUDDY F HOLT CK	102 BFE change		02/07/1989
	96-07-063A	LOMA	MC GUIRE CREEK	2907930075B	S-REM	12/05/1997
	89-70-09	102A	HUDDY FORK HOLT CREEK	102A no BFE change		02/07/1989
	08-07-0116A	LOMA		S-REM		11/13/2007

1 to 5 of 5 Number of LOMCs completed: 0 Total number of LOMCs: 5 First < 1 > Last

Categorized Legend:
 C = categorized (included in SOMA)
 X = not included in SOMA
 [blank] = incomplete LOMC

[Exclude ALL](#)

Click the "Exclude ALL" button if you do not want to include any LOMCs in the SOMA. This will change any LOMCs that have been previously categorized to be not included in the SOMA.

PRELIMINARY SUMMARY OF MAP ACTIONS

SOMA-1

Community: STONE COUNTY Community No: 290429

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAAs)) that will be affected by the preparation of the enclosed revised FIRM panel(s) November 7, 2008.

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	06-07-570A	05/26/1999	SEVENTY ROAD 10/10 - PORTION OF SECTION 16, T28N, R28E, E7&8	2004200100B	2028C0225C
LOMA	06-07-526A	05/11/1999	PIONEER POINT SECOND ADDITION LOT 1	2004200100B	2028C0190C
LOMA-F	06-07-615A	10/05/2000	371 MCAL BRIDGE ROAD	2004200202B	2028C0202C
LOMA	01-07-086A	01/13/2001	CLARENCE & WILLIAMSBURG ROAD-LANE ADD. LOTS 1 & 2, 300 PENINSULA DRIVE	2004200100B	2028C0225C
LOMA	02-07-773A	07/31/2002	MTT BULLY JOE ROAD	2004200100B	2028C0202C
LOMA	03-07-086A	11/27/2002	MTT CREEK ARMY SURV. LOT 7 AND 8, 148 WINDY POINT	2004200100B	2028C0202C
LOMA	03-07-407A	02/26/2003	PART OF SECTION 16, T28N, R28E OF COUNTY ROAD	2	2
LOMA	03-07-536A	06/04/2003	201 RAIL NW 1/4 OF SECTION 16, 28N R28E ROUND-HOUSE ROAD	2	2

11/4/2008 Page 1 of 3



SOMA Community Status - Effected Communities

	LOMCs Incorporated (still valid)	LOMCs Not Incorporated (still valid)	LOMCs Superceded (no longer valid)	LOMCs To Be Re-evaluated
Saunders County	1	1	0	0
Wahoo	1	8	0	1

*Weston, Ithaca, Colon, and Mead are not shown because their floodplains have not been changed. Only the panel numbers will change on any LOMC's for these communities.



Local Official Responsibilities

- Review Preliminary DFIRM panels, FIS Report and submit comments to FEMA
- Work with Mapping Contractor to resolve any appeal issues
- Provide outreach materials and links to citizens upon request
- Make wise land use decisions that support good floodplain management
- Consider Joining the National Flood Insurance Program
 - Encourage residents to take advantage of flood insurance
- NFIP Participating Communities:
 - Update Floodplain Management Ordinances
 - Adopt the new DFIRMs



Floodplain Management – Ordinance Update and Adoption

Per the Code of Federal Regulations, communities have 6 months from the date of the Letter of Final Determination to update the local floodplain management ordinance. This is the same 6 months prior to the effective date of the FIRM.

	Current Level of Regulations	New Level of Regulations
Saunders County	60.3 (D)	60.3 (D)
Wahoo	60.3 (D)	60.3 (D)

*Weston, Ithaca, Colon, and Mead are not shown because their floodplains have not been changed. Only the panel numbers will change for these communities; ordinances should adopt the revised panel number.



Floodplain Development

- Permit required for development located in mapped SFHA
- Lowest floor (including basement) of any new or substantially improved structure must be located 1 ft above BFE
- In “floodway” portion of flood plain:
 - Prohibit development that would result in additional obstruction of flood flows and increase in 1 percent annual chance flood stage
- Letters of Map Change (e.g., LOMA)



Flood Insurance

- Mandatory flood insurance purchase in 1% annual chance floodplain areas (Zone A & Zone AE)
- No mandatory flood insurance purchase in 0.2% annual chance floodplain areas. (Zone X, shaded Zone X)
- Current Scenario
 - Preferred Risk Policies (PRPs)
 - Grandfathering of Flood Insurance Rates



NFIP Reform

- Biggert-Waters NFIP Reform Act of 2012
 - Enacted July 6, 2012
 - NFIP to become actuarially sound
 - Phase-out of subsidies and discounts
- Homeowners Flood Insurance Affordability Act of 2014
 - Enacted March 21, 2014
 - Scaled back premium increases on subsidized policies for primary residential structures



Flood Insurance

IF MAPS SHOW...	THESE INSURANCE REQUIREMENTS, OPTIONS, AND SAVINGS APPLY
Change from low or moderate flood risk to high risk	<ul style="list-style-type: none">Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the high risk.
Change from high flood risk to low or moderate risk	<ul style="list-style-type: none">Flood insurance is optional, but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained, at lower rates. 20-25% of all flood insurance claims come from low- to moderate-risk areas.Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy.
No change in risk level	<ul style="list-style-type: none">No change in insurance requirements. Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets.



Community Status

Insurance and Participation - Effected Communities

	Participation Since	Current Number of Policies**
Saunders County	12/1/1978	485 (353 A-zone)
Wahoo	12/1/1977	11 (9 A-zone)

*Weston, Ithaca, Colon, and Mead are not shown because their floodplains have not been changed. Only the panel numbers will change for these communities.

**as of 1-26-2015



Break Out Session



- Review and Individual Questions
 - Maps
 - NFIP
 - Map Adoption



Questions?

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John Callen, NDNR

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Phone: 402-471-3957

*All meeting materials will be uploaded
and available for download at
NDNR's Floodplain Management
Website*

<http://dnr.nebraska.gov>

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